

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Juan R Lopez
Krista M Lopez
Debtor(s)

Case No. 15-10502

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/24/2015.
- 2) The plan was confirmed on 07/24/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/24/2016, 07/08/2016, 01/23/2017.
- 5) The case was converted on 02/16/2017.
- 6) Number of months from filing to last payment: 19.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,865.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$17,420.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$17,420.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,383.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$775.10
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,158.10**

Attorney fees paid and disclosed by debtor: \$1,617.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL DBA GM I	Secured	0.00	0.00	0.00	0.00	0.00
CACH LLC	Unsecured	596.00	595.59	595.59	0.00	0.00
COLLECTION PROFESSIONALS	Unsecured	1,200.00	1,465.55	1,465.55	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	195.86	98.85	98.85	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	1,474.90	1,545.24	1,545.24	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	88.04	92.13	92.13	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	133.44	139.05	139.05	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	748.60	800.02	800.02	0.00	0.00
ILLINOIS DEPT OF EMPLOYMENT SE	Priority	347.44	413.10	413.10	0.00	0.00
ILLINOIS DEPT OF EMPLOYMENT SE	Unsecured	50.00	250.00	250.00	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	4,799.55	4,799.55	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	31,907.54	29,608.23	29,608.23	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	391.79	391.79	391.79	0.00	0.00
LVNV FUNDING	Unsecured	1,331.09	1,331.09	1,331.09	0.00	0.00
LVNV FUNDING	Unsecured	2,529.79	1,500.00	1,500.00	0.00	0.00
MERRICK BANK	Unsecured	1,203.03	1,203.03	1,203.03	0.00	0.00
MERRICK BANK	Unsecured	1,015.64	1,015.64	1,015.64	0.00	0.00
MICHAEL R NAUGHTON	Unsecured	1,528.75	1,645.09	1,645.09	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	561.46	534.51	534.51	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	534.51	561.46	561.46	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	80.36	80.36	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	75.00	75.00	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	75.00	75.00	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	440.10	440.10	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	157.50	157.50	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	426.21	426.21	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRESENCE HEALTH	Unsecured	0.00	2,827.90	2,827.90	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	78.80	78.80	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	549.70	549.70	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	174.22	174.22	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	56.34	56.34	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	2,027.97	2,027.97	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	782.96	782.96	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	904.12	904.12	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	1,062.11	1,062.11	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	435.00	435.00	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	1,220.85	1,220.85	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	100.00	100.00	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	100.00	100.00	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	277.00	277.00	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	100.00	100.00	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	100.00	100.00	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	3,730.77	3,730.77	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	197.37	197.37	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	3,916.54	3,916.54	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	386.96	386.96	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	3,471.37	3,471.37	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	75.00	75.00	0.00	0.00
PRESENCE HEALTH	Unsecured	23,904.15	75.00	75.00	0.00	0.00
RIVERBROOK ESTATES HOA	Secured	1,551.13	1,551.13	1,551.13	1,551.13	21.42
RIVERBROOK ESTATES HOA	Secured	0.00	0.00	0.00	0.00	0.00
AMERICAN EXPRESS/TRAVEL RELA	Unsecured	23.85	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP/WEBBA	Unsecured	695.52	NA	NA	0.00	0.00
BURNS & BURNS	Unsecured	7,245.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,686.84	NA	NA	0.00	0.00
CENTRAL CREDIT SERVICES INC/CH	Unsecured	675.57	NA	NA	0.00	0.00
CHASE	Unsecured	1,464.00	NA	NA	0.00	0.00
CHEX SYSTEMS	Unsecured	908.12	NA	NA	0.00	0.00
CITI	Unsecured	1,663.00	NA	NA	0.00	0.00
COAST TO COAST FINANCIAL SOLU	Unsecured	475.12	NA	NA	0.00	0.00
MBF LEASING	Unsecured	1,278.58	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/EDWAF	Unsecured	376.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/CORWI	Unsecured	189.00	NA	NA	0.00	0.00
NATIONAL FITNESS/LADIES WORKO	Unsecured	210.00	NA	NA	0.00	0.00
COLLECTION PROFESSIONAL INC/CF	Unsecured	1,224.40	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO/JUST ENI	Unsecured	377.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	1,343.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOCIATION/	Unsecured	336.20	NA	NA	0.00	0.00
DELUX FOR BUSINESS	Unsecured	131.65	NA	NA	0.00	0.00
FIRST SAVINGS BANK	Unsecured	435.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	358.00	NA	NA	0.00	0.00
AT&T MIDWEST/IC SYSTEM INC	Unsecured	109.00	NA	NA	0.00	0.00
IMPRESS PRINTING & DESIGN	Unsecured	80.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEM/PINNA	Unsecured	3,710.51	NA	NA	0.00	0.00
THE CITY OF CHICAGO/LAW OFFICE	Unsecured	2,140.46	NA	NA	0.00	0.00
RICHARD & KAREN FLETCHARR	Unsecured	1.00	NA	NA	0.00	0.00
ROGERS & HOLLANDS JEWELERS/A	Unsecured	214.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SERVICE MAGIC/CARPET FAMILY IN	Unsecured	237.46	NA	NA	0.00	0.00
SHOREWOOD MUNICIPAL UTILITIES	Unsecured	263.91	NA	NA	0.00	0.00
UNIVERSAL FIDELITY LP/CITIZENS E	Unsecured	675.57	NA	NA	0.00	0.00
WELCOME WAGON	Unsecured	1,015.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Secured	18,506.84	18,506.84	18,506.84	12,689.35	0.00
SELECT PORTFOLIO SERVICING	Secured	0.00	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$18,506.84	\$12,689.35	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,551.13	\$1,551.13	\$21.42
TOTAL SECURED:	\$20,057.97	\$14,240.48	\$21.42
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$30,021.33	\$0.00	\$0.00
TOTAL PRIORITY:	\$30,021.33	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$41,872.74	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,158.10</u>
Disbursements to Creditors	<u>\$14,261.90</u>
TOTAL DISBURSEMENTS :	<u>\$17,420.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/28/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.